

10/13/09 4:00:38  
DK W BK 619 PG 89  
DE SOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared By:  
Underwood Law Firm  
340 Edgewood Terrace Drive  
Jackson, Mississippi 39206  
(601) 981-7773  
MSB #5765

Return To:  
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Jackson, Mississippi 39206  
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### Substituted Trustee's Deed

Grantor:  
John C. Underwood, Jr.  
340 Edgewood Terrace Drive  
Jackson, Mississippi 39236  
(601) 981-7773

Grantee:  
National City Bank  
150 Allegheny Center Mall  
Pittsburgh, Pennsylvania 15212  
412-918-7698

#### INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 320, Section F, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 23, in the office of the Chancery Clerk of DeSoto County, Mississippi.

**SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on October 19, 2005, Fred L. Pillow, Jr. and Paige Pillow, executed a deed of trust to Bridgforth & Buntin, Trustee for the benefit of First Franklin A Division of Nat. City Bank of IN which deed of trust is recorded in Deed of Trust Book 2336 at Page 386 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to First Franklin Financial Corporation by instrument dated December 2, 2005 and recorded in Book 2,385 at Page 151 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to National City Bank by instrument dated June 17, 2009 and recorded in Book 3050 at Page 87 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, National City Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated June 25, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3050 at Page 451; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, National City Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 6th day of October, 2009 at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

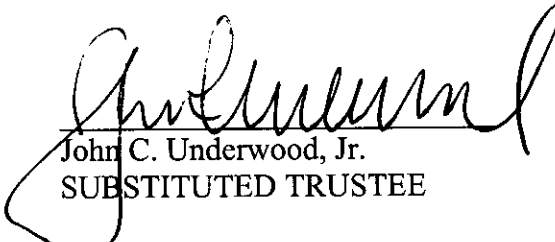
WHEREAS, at such sale, National City Bank bid the sum of \$92,000.00; and

WHEREAS, said bid by National City Bank, was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of **\$92,000.00**, do hereby sell and convey unto **National City Bank** the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 320, Section F, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 23, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 6th day of October, 2009.



John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr. Substituted Trustee, who acknowledged to and before me that he executed the foregoing Substituted Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 6th day of October, 2009.

*Elizabeth A. Hemby*  
NOTARY PUBLIC

My Commission Expires: October 10, 2012



# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows. to-wit:

### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 19, 2005, Fred L. Pillow, Jr. and Paige Pillow, executed a deed of trust to Bridgforth & Buntin, trustee for the benefit of First Franklin, a division of Nat. City Bank of IN, which deed of trust is recorded in Deed of Trust Book 2336 at Page 386 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and WHEREAS, the aforesaid deed of trust was assigned to First Franklin Financial Corporation by instrument dated December 2, 2005, and recorded in the office of the aforesaid Chancery Clerk in Book 2,385 at Page 151; and

WHEREAS, the aforesaid deed of trust was assigned to National City Bank by instrument dated June 17, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3050 at Page 87; and

WHEREAS, the aforesaid, National City Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated June 25, 2009 and recorded in the office of the aforesaid Chancery Clerk in Book 3050 at Page 451; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, National City Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 6th day of October, 2009, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00

Volume No. 114 on the 10 day of Sept., 2009  
Volume No. 114 on the 17 day of Sept., 2009  
Volume No. 114 on the 24 day of Sept., 2009  
Volume No. 114 on the 1 day of Oct., 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

*Diane Smith*

Sworn to and subscribed before me, this 1 day of Oct., 2009

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 451 words @ .12 \$ 54.12  
B. 3 subsequent insertions of 1353 words @ .10 \$ 135.30  
C. Making proof of publication and depositing to same \$ 3.00  
TOTAL PUBLISHER'S FEE: \$ 192.42

A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 320, Section F, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 23, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.  
WITNESS MY SIGNATURE, this the 2nd day of September, 2009.

John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE  
Control #08080341  
PUBLISH: 09/10/2009.  
09/17/2009, 09/24/2009,  
10/01/2009



Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229